

42. (Amended) A system according to claim 41, wherein said funds are transmitted or transferred as an electronic funds transfer.

43. (Amended) A system according to claim 41, wherein said funds are transmitted or transferred via the Automated Clearing House.

51. (Amended) A bill payment method comprising:

generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller; and
permitting a third party to scan said bar code and, based on the identifying data of said bar code and a payment made by said customer, to concurrently transmit or initiate transmission of funds to said biller in a predetermined amount and transmit or initiate transmission of data to said biller regarding said payment.

52. (Amended) A method according to claim 51, wherein said funds are transmitted or transferred as an electronic funds transfer.

53. (Amended) A method according to claim 51, wherein said funds are transmitted or transferred via the Automated Clearing House.

61. (Amended) A bill payment network comprising:

a plurality of billers, each said biller generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller; and

a plurality of third parties in communication with said billers, each said third party capable of scanning said bar code and, based on the identifying data of said bar code and a payment made by said customer, of concurrently transmitting or initiating transfer of funds to

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said biller in a predetermined amount and transmitting or initiating transfer of data to said biller regarding said payment.

62. (Amended) A network according to claim 61, wherein said funds are transferred or transmitted as an electronic funds transfer.

63. (Amended) A network according to claim 61, wherein said funds are transferred or transmitted via the Automated Clearing House.

71. (Amended) A bill payment method comprising:

receiving an invoice from a biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least a customer and said biller; and

permitting a third party in communication with said biller to scan said bar code and, based on the identifying data of said bar code and a payment made by said customer, to concurrently transmit or initiate transfer of funds to said biller in a predetermined amount and transmit or initiate transfer of data to said biller regarding said payment.

72. (Amended) A method according to claim 71, wherein said funds are transferred or transmitted as an electronic funds transfer.

73. (Amended) A method according to claim 71, wherein said funds are transferred or transmitted via the Automated Clearing House.

81. (Amended) A payment network comprising:

at least one payor;

at least one payee maintaining an account corresponding to said payor;

a payment system adapted first to receive a payment from said payor, and subsequently, to simultaneously transmit or initiate transfer of funds to said payee in a predetermined amount based on said payment and transmit or initiate transfer of data to said payee regarding said

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payment, said data including the date and time said payment system received said payment from said payor;

wherein said payee credits said account corresponding to said payor in the amount of said payment as of said date and time said payment system receives said payment from said payor.

82. (Amended) A bill payment network comprising:

at least one payor;

a plurality of billers, each said biller maintaining an account corresponding to at least one said payor;

a bill payment system adapted first to receive a payment from at least one said payor, and subsequently, to simultaneously transmit or initiate transfer of funds to said biller in a predetermined amount based on said payment and transmit or initiate transfer of data to said biller regarding said payment, said data including the date and time said system received said payment;

wherein said biller credits said account corresponding to said payor in the amount of said payment as of said date and time said bill payment system receives said payment from said payor.

83. (Amended) A payment network comprising:

at least one payor;

at least one payee maintaining an account corresponding to said payor;

a payment system adapted first to receive a payment from said payor, and subsequently, to simultaneously transmit or initiate transfer of funds to said payee in a predetermined amount based on said payment and transmit or initiate transfer of data to said payee regarding said

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payment, said data including the date and time said payment system received said payment from said payor;

wherein said payee agrees to credit said account corresponding to said payor in the amount of said payment as of said date and time said payment system receives said payment from said payor.

84. (Amended) A bill payment network comprising:

at least one payor;

a plurality of billers, each said biller maintaining an account corresponding to at least one said payor;

a bill payment system adapted first to receive a payment from at least one said payor, and subsequently, to simultaneously transmit or initiate transfer of funds to said biller in a predetermined amount based on said payment and transmit or initiate transfer of data to said biller regarding said payment, said data including the date and time said system received said payment from said payor;

wherein said biller agrees to credit said account corresponding to said payor in the amount of said payment as of said date and time said bill payment system receives said payment from said payor.

85. (Amended) A payment network as claimed in claim 81, wherein said payment system transmits or initiates transfer of said data and said funds to said payee in said predetermined amount on the same calendar or business day or next calendar or business day following the date said payment system receives said payment from said payor, or within 24 hours or less of the date and time said payment system receives said payment from said payor.

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86. (Amended) A bill payment network as claimed in claim 82, wherein said bill payment system transmits or initiates transfer of said data and said funds to said biller in said predetermined amount on the same calendar or business day or next calendar or business day following the date said bill payment system receives said payment from said payor, or within 24 hours or less of the date and time said bill payment system receives said payment from said payor.

87. (Amended) A payment network as claimed in claim 83, wherein said payment system transmits or initiates transfer of said data and said funds to said payee in said predetermined amount on the same calendar or business day or next calendar or business day following the date said payment system receives said payment from said payor, or within 24 hours or less of the date and time said payment system receives said payment from said payor.

88. (Amended) A bill payment network as claimed in claim 84, wherein said bill payment system transmits or initiates transfer of said data and said funds to said biller in said predetermined amount on the same calendar or business day or next calendar or business day following the date said bill payment system receives said payment from said payor, or within 24 hours or less of the date and time said bill payment system receives said payment from said payor.

97. (Amended) A payment system comprising:

a payor;

a payee furnishing said payor with a unique bar code, said bar code comprising data identifying at least said payor and said payee; and

a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on the identifying data of said bar code and a payment made by said payor, of

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